

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
SCHUELER, ROBIN A. § Case No. 15-39308-DRC  
§  
§  
Debtors(s) §

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/18/2015. The undersigned trustee was appointed on 11/18/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 40,474.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative Expenses	0.00
Bank Service Fees	0.00
Other Payments to Creditors	0.00
Non-Estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the Debtor	0.00
Other Payments to Debtor	0.00

Leaving a balance on hand of <sup>1</sup> \$ 40,474.00

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/18/2016 and the deadline for filing governmental claims was 05/16/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$2,297.15. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$2,297.15, for a total compensation of \$2,297.15. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$13.59 for total expenses of \$13.59

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 11/29/2016

By : /s/ Elizabeth Berg  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 15-39308  
Case Name: SCHUELER, ROBIN A.

Judge: Donald R. Cassling

Trustee Name: Elizabeth C Berg  
Date Filed (f) or Converted (c): 11/18/2015 (f)  
341(a) Meeting Date: 12/14/2015  
Claims Bar Date: 05/18/2016

For Period Ending: 11/29/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Checking account with BMO Harris	251.00	0.00		0.00	FA
2. Household Goods	1,000.00	0.00		0.00	FA
3. Books, Tapes, CDs etc.	100.00	0.00		0.00	FA
4. Wearing Apparel	450.00	0.00		0.00	FA
5. Misc. Costume Jewelry	50.00	0.00		0.00	FA
6. Annuity	Unknown	40,474.00		40,474.00	FA
<b>Gross Value of Remaining Assets</b>					
<b>TOTALS (Excluding Unknown Values)</b>	1,851.00	40,474.00		40,474.00	0.00

Re Prop. #6 Pursuant to this Court's order dated 9/16/16 [dkt 28], Trustee authorized to sell the Estate's interest in the structured settlement payment (annuity) which was payable in 2041 for a lump sum payment of \$40,474.

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

October 6, 2016: Trustee successfully negotiated and obtained court authority [dkt 28] for a sale to third party of the Estate's interest in a \$200,000.00 structured settlement payment which was due and payable in 2041 for a lump sum payment of \$40,474.00. The purchaser is pursuing the requisite probate court approval of the proposed sale. Upon recovery of the lump sum payment, Trustee will review claims, analyze Estate tax matters and prepare to close the case.

July 5, 2016: Trustee's attorney continues to negotiate for recovery of annuity. Trustee is attempting negotiate the purchase of the Estate's interest in the final annuity payment by the Debtor, or alternatively, to sell right to receive payment to 3rd party.

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Initial Projected Date of Final Report(TFR) :09/30/2017

Current Projected Date of Final Report(TFR) : 12/31/2016

Trustee's Signature

/s/Elizabeth C Berg

Date: 11/29/2016

Elizabeth C Berg  
20 N. Clark St., Suite 200  
Chicago, IL 60602  
Phone : (312) 726-8150

FORM 2  
Document Page 5 of 8  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-39308

Case Name: SCHUELER, ROBIN A.

Trustee Name: Elizabeth C Berg

Bank Name: Texas Capital Bank

Account Number/CD#: \*\*\*\*\*5229 Checking Account

Blanket bond (per case limit): 5,000,000.00

Separate bond (if applicable): 0.00

Taxpayer ID No: \*\*-\*\*\*3999

For Period Ending: 11/29/2016

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
11/03/2016	[6]	Fairfield Funding 3424 Peachtree Road Suite C-100 Atlanta, GA 30326	Proceeds of Sale of Debtor's Annuity Payment Per Court Order Dated 9/16/16 [Dkt. 28]	1129-000	40,474.00		40,474.00

Page Subtotals 40,474.00 0.00

<b>COLUMN TOTALS</b>	40,474.00	0.00
Less: Bank Transfer/CD's	0.00	0.00
<b>SUBTOTALS</b>	40,474.00	0.00
Less: Payments to Debtors		0.00
<b>Net</b>	40,474.00	0.00

All Accounts Gross Receipts: 40,474.00  
All Accounts Gross Disbursements: 0.00  
All Accounts Net: 40,474.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5229 Checking Account	40,474.00	0.00	
<b>NetTotals</b>	40,474.00	0.00	40,474.00

Claim No.	Creditor	UTC	Scheduled	Claimed	Allowed	Prop. Payment Prop. Interest	Paid	Remaining Balance
	Elizabeth C. Berg, TR 20 N. Clark Street Suite 200 Chicago IL 60602	2100- ADMN	0.00	2,297.15	2,297.15	0.00	0.00	2,297.15
	Elizabeth C. Berg, TR 20 N. Clark Street Suite 200 Chicago IL 60602	2200- ADMN	0.00	13.59	13.59	0.00	0.00	13.59
	Baldi Berg 20 N Clark St Suite 200 Chicago IL 60602	3110- ADMN	0.00	7,470.00	7,470.00	0.00	0.00	7,470.00
	Baldi Berg 20 N Clark St Suite 200 Chicago IL 60602	3120- ADMN	0.00	26.01	26.01	0.00	0.00	26.01
ADMINISTRATIVE TOTAL			0.00	9,806.75	9,806.75	0.00	0.00	9,806.75
000001	BUREAUS INVESTMENT GROUP PORTFOLIO c/o Recov. Mgmt Syst. 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	7100- UNSEC	1,309.00	1,343.21	1,343.21	1,343.21 7.82(i)	0.00	1,351.03
000002	QUANTUM3 GROUP LLC c/o Comenity Bank PO Box 788 Kirkland WA 98083-0788	7100- UNSEC	1,008.00	1,008.53	1,008.53	1,008.53 5.87(i)	0.00	1,014.40
000003	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	7100- UNSEC	962.00	962.86	962.86	962.86 5.61(i)	0.00	968.47
000004	Capital One Bank (USA), N.A. P O Box 71083 Charlotte 28272-1083	7100- UNSEC	697.00	697.68	697.68	697.68 4.06(i)	0.00	701.74
000005	PORTFOLIO RECOVERY Succ. - Synchrony Bank POB 41067 Norfolk VA 23541	7100- UNSEC	587.00	587.67	587.67	587.67 3.42(i)	0.00	591.09
000006	PORTFOLIO RECOVERY Succ.- SYNCHRONY BK (WALMART) POB 41067 Norfolk VA 23541	7100- UNSEC	1,032.00	1,032.05	1,032.05	1,032.05 6.01(i)	0.00	1,038.06
9999	SCHUELER, ROBIN A. 110 W Boone St Belvidere IL	8200- SURPLUS	0.00	25,002.46	25,002.46	25,002.46	0.00	25,002.46
UNSECURED TOTAL			5,595.00	30,634.46	30,634.46	30,634.46 32.79(i)	0.00	30,667.25
REPORT TOTALS				40,441.21	40,441.21	40,441.21 32.79(i)	0.00	40,474.00

Exhibit D

Case No.: 15-39308-Donald R. Cassling  
Case Name: SCHUELER, ROBIN A.

Trustee Name: Elizabeth C Berg

Balance on Hand \$40,474.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Elizabeth C. Berg, Trustee	\$ 2,297.15	\$ 0.00	\$ 2,297.15
Trustee, Expenses: Elizabeth C. Berg, Trustee	\$ 13.59	\$ 0.00	\$ 13.59
Attorney for Trustee, Fees: Baldi Berg, Ltd.	\$ 7,470.00	\$ 0.00	\$ 7,470.00
Attorney for Trustee, Expenses: Baldi Berg, Ltd.	\$ 26.01	\$ 0.00	\$ 26.01

Total to be paid for chapter 7 administrative expenses \$ 9,806.75

Remaining Balance \$ 30,667.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$5,632.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	BUREAUS INVESTMENT GROUP	\$ 1,343.21	\$ 0.00	\$ 1,343.21
000002	QUANTUM3 GROUP LLC AS AGENT	\$ 1,008.53	\$ 0.00	\$ 1,008.53
000003	CAPITAL ONE BANK (USA), N.A.	\$ 962.86	\$ 0.00	\$ 962.86

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004	Capital One Bank (USA), N.A.	\$ 697.68	\$ 0.00	\$ 697.68
000005	PORTFOLIO RECOVERY ASSOCIATES,	\$ 587.67	\$ 0.00	\$ 587.67
000006	PORTFOLIO RECOVERY ASSOCIATES,	\$ 1,032.05	\$ 0.00	\$ 1,032.05
Total to be paid to timely general unsecured creditors				\$ 5,632.00
Remaining Balance				\$ 25,035.25

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.50% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$32.79. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest

The amount of surplus returned to the debtor after payment of all claims and interest is \$25,002.46.